# Lincoln Heritage Life Insurance Company 4343 East Camelback Road, Suite 400 Phoenix, AZ 85018 (www.lhlic.com)

**Consumer Service Telephone No.** 1-800-287-7319

Form No. MS WI 06 First-Year Commission: 26/10%

**Health History Requested:** Limited Waiting Period: None

Annual Premium - Basic Policy			asic Policy	Annual Premium - All Options			
Area (First 3 digits of zip code) Zip Codes 530-532, 534		•	<b>rst 3 digits o</b> Codes 530-5	• ,			
	Age Male Female			Age	Male	Female	
	Under 65	\$1,985.00	\$1,727.00	Under 65	\$2,855.00	\$2,502.00	
	65	1,246.00	1,083.00	65	1,838.00	1,614.00	
	70	1,413.00	1,229.00	70	2,068.00	1,814.00	
	75	1,665.00	1,448.00	75	2,416.00	2,114.00	
	80	1,855.00	1,612.00	80	2,855.00	2,342.00	
Zip Codes Rest of State			of State	Zip	Codes Rest	of State	
	Under 65	\$1,588.00	\$1,382.00	Under 65	\$2,285.00	\$2,002.00	
	65	997.00	866.00	65	1,471.00	1,290.00	
	70	1,131.00	983.00	70	1,655.00	1,453.00	
	75	1,332.00	1,159.00	75	1,932.00	1,692.00	
,			1,289.00	80	2,142.00	1,883.00	

Premiums are based on **attained** age, **preferred** rates. There is a different premium for each age between 65 and 80.

### **Annual Premium - Optional Benefits**

### Part A Deductible (\$952):

Zip Codes 530-532, 534

Zip Codes Rest of State

Age	Male	Female	Age	Male	Female
Under 65	\$463.00	\$403.00	Under 65	\$371.00	\$322.00
65	292.00	253.00	65	233.00	202.00
70	330.00	287.00	70	264.00	230.00
75	388.00	337.00	75	310.00	270.00
80	433.00	377.00	80	346.00	302.00

### **Lincoln Heritage Life Insurance Company (Preferred Rates Cont'd.)**

### Part B Deductible (\$124):

Zip Codes 530-532, 534

\$121.00 for all ages

Zip Codes Rest of State \$97.00 for all ages

### **Part B Excess Charges:**

Zip Codes 530-532, 534

Zip Codes Rest of State

Age	Male	Female	Age	Male	Female
Under 65	\$119.00	\$104.00	Under 65	\$95.00	\$83.00
65	75.00	66.00	65	60.00	53.00
70	85.00	73.00	70	68.00	59.00
75	99.00	87.00	75	79.00	70.00
80	111.00	97.00	80	89.00	78.00

#### **Additional Home Health Visits:**

Zip Codes 530-532, 534

Zip Codes Rest of State

Age	Male	Female	Age	Male	Female
Under 65	\$96.00	\$83.00	Under 65	\$77.00	\$67.00
65	59.00	52.00	65	48.00	41.00
70	68.00	59.00	70	54.00	48.00
75	81.00	69.00	75	65.00	55.00
80	90.00	77.00	80	72.00	61.00

## **Foreign Travel:**

Zip Codes 530-532, 534

Male Female

\$45.00 - \$71.00 \$39.00 - \$64.00

Zip Codes Rest of State

**Male Female** \$36.00 - \$57.00 \$31.00 - \$51.00

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Form No. MS WI 06 First-Year Commission: 26/10%

Health History Requested: Limited Waiting Period: None

Annual Premium - Basic Policy			Annual	Annual Premium - All Options			
Area (First 3 digits of zip code) Zip Codes 530-532, 534		•	r <b>st 3 digits d</b> Codes 530-5	of zip code) 32, 534			
Age	Male	Female	Age	Male	Female		
Under 65	\$2,205.00	\$1,918.00	Under 65	\$3,161.00	\$2,764.00		
65	1,385.00	1,203.00	65	2,029.00	1,778.00		
70	1,570.00	1,366.00	70	2,283.00	2,005.00		
75	1,851.00	1,610.00	75	2,670.00	2,340.00		
80	2,061.00	1,791.00	80	2,960.00	2,589.00		
Zip Codes Rest of State		Zip (	Codes Rest	of State			
Under 65	\$1,764.00	\$1,534.00	Under 65	\$2,529.00	\$2,210.00		
65	1,108.00	963.00	65	1,624.00	1,424.00		
70	1,256.00	1,093.00	70	1,827.00	1,605.00		
75	1,481.00	1,288.00	75	2,137.00	1,873.00		
80	1,649.00	1,433.00	80	2,367.00	2,072.00		

Premiums are based on **attained** age, **standard** rates. There is a different premium for each age between 65 and 80.

### **Annual Premium - Optional Benefits**

### Part A Deductible (\$952):

Zip Codes 530-532, 534

Zip Codes Rest of State

Age	Male	Female	Age	Male	Female
Under 65	\$515.00	\$448.00	Under 65	\$412.00	\$359.00
65	323.00	280.00	65	258.00	224.00
70	366.00	319.00	70	293.00	255.00
75	432.00	377.00	75	346.00	302.00
80	481.00	417.00	80	384.00	334.00

### **Lincoln Heritage Life Insurance Company (Standard Rates Cont'd.)**

### Part B Deductible (\$124):

Zip Codes 530-532, 534

\$121.00 for all ages \$97.00 for all ages

### Part B Excess Charges:

Zip Codes 530-532, 534

Zip Codes Rest of State

Zip Codes Rest of State

Age	Male	Female	Age	Male	Female
Under 65	\$133.00	\$116.00	Under 65	\$106.00	\$92.00
65	83.00	72.00	65	67.00	58.00
70	94.00	83.00	70	75.00	67.00
75	110.00	97.00	75	88.00	78.00
80	123.00	108.00	80	98.00	86.00

### **Additional Home Health Visits:**

Zip Codes 530-532, 534

Zip Codes Rest of State

Age	Male	Female	Age	Male	Female
Under 65	\$106.00	\$92.00	Under 65	\$85.00	\$73.00
65	67.00	58.00	65	54.00	47.00
70	75.00	66.00	70	60.00	53.00
75	89.00	77.00	75	71.00	61.00
80	99.00	86.00	80	79.00	69.00

### Foreign Travel:

Zip Codes 530-532, 534 Zip Codes Rest of State

Male	Female	Male	Female
\$50.00 - \$81.00	\$44.00 - \$69.00	\$40.00 - \$65.00	\$35.00 - \$55.00